

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
§
§ Benito Raygoza § Case No. 17-21439
§ Christina C Raygoza §
§
§ Debtors §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on 07/19/2017 . The case was converted to one under Chapter 7 on 03/22/2018 . The undersigned trustee was appointed on 07/19/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 8,300.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	36.57
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 8,263.43

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 10/12/2018 and the deadline for filing governmental claims was 10/12/2018 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,580.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,580.00 , for a total compensation of \$ 1,580.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 54.00 , for total expenses of \$ 54.00 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/18/2019 By: /s/Zane L. Zielinski, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No:	17-21439	PSH	Judge:	Pamela S. Hollis	Trustee Name:	Zane L. Zielinski, Trustee
Case Name:	Benito Raygoza				Date Filed (f) or Converted (c):	03/22/2018 (c)
	Christina C Raygoza				341(a) Meeting Date:	04/24/2018
For Period Ending:	03/18/2019				Claims Bar Date:	10/12/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 24556 Brooklands Lane Plainfield II 60585-0000 Will	272,063.86	8,300.00		8,300.00	FA
2. 2014 Dodge Caravan Mileage: 63000	16,000.00	0.00		0.00	FA
3. 2014 Chrysler 200 Mileage: 50000	12,000.00	0.00		0.00	FA
4. 2003 Hyundai Elantra Mileage: 110000	2,000.00	0.00		0.00	FA
5. Furniture	1,500.00	0.00		0.00	FA
6. Clothing	700.00	0.00		0.00	FA
7. Cash	5.00	0.00		0.00	FA
8. Woodforest National Bank	89.00	0.00		0.00	FA
9. Worker's Compensation Case- Attorney Woodruff, Palermo And J	Unknown	0.00		0.00	FA
10. Timeshare- Westgate Orlando	1,000.00	0.00		0.00	FA
11. Timeshare- Grand View Las Vegas	1,000.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

TOTALS (Excluding Unknown Values)	\$306,357.86	Gross Value of Remaining Assets
	\$8,300.00	\$0.00
		(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee is reviewing claims and preparing objections before preparing final report.

Initial Projected Date of Final Report (TFR): 12/31/2018

Current Projected Date of Final Report (TFR): 12/31/2018

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-21439

Case Name: Benito Raygoza

Christina C Raygoza

Taxpayer ID No: XX-XXX0062

For Period Ending: 03/18/2019

Trustee Name: Zane L. Zielinski, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX2617

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit B

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/27/18	1	Christina C Ryagoza Woodforest National Bank	Settlement Funds	1110-000	\$8,300.00		\$8,300.00
08/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$12.34	\$8,287.66
09/10/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$12.32	\$8,275.34
10/05/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.91	\$8,263.43

COLUMN TOTALS	\$8,300.00	\$36.57
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$8,300.00	\$36.57
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$8,300.00	\$36.57

Exhibit B

TOTAL OF ALL ACCOUNTS		NET	ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX2617 - Checking	\$8,300.00	\$36.57	\$8,263.43
	\$8,300.00	\$36.57	\$8,263.43
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$8,300.00		
<u>Total Gross Receipts:</u>	<u>\$8,300.00</u>		

Case Number: 17-21439

Date: March 19, 2019

Debtor Name: Benito Raygoza

Claims Bar Date: 10/12/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$1,580.00	\$1,580.00
100	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$54.00	\$54.00
2	Commonwealth Edison Company 300 Bankruptcy Department 7100 1919 Swift Drive Oakbrook, Il 60523	Unsecured		\$2,000.00	\$956.32	\$956.32
5	Ncb Management Services Inc. 300 1 Allied Drive 7100 Feasterville Trevose, Pa 19053	Unsecured		\$19,002.00	\$19,002.41	\$19,002.41
6	Ncb Management Services Inc. 300 1 Allied Drive 7100 Feasterville Trevose, Pa 19053	Unsecured		\$0.00	\$858.24	\$858.24
7	Lvnv Funding, Llc Its Successors 300 And Assigns As 7100 Assignee Of Fnbm Llc Resurgent Capital Services Po Box 10587 Greenville, Sc 29603-0587	Unsecured		\$0.00	\$1,146.69	\$1,146.69
8	Capital One, N.A. 300 C O Becket And Lee Llp 7100 Po Box 3001 Malvern, Pa 19355-0701	Unsecured		\$638.00	\$593.69	\$593.69
9	Lvnv Funding, Llc Its Successors 300 And Assigns As 7100 Assignee Of Capital One Bank (Usa), N.A. Resurgent Capital Services Po Box 10587 Greenville, Sc 29603-0587	Unsecured		\$0.00	\$672.98	\$672.98
10	Premier Bankcard, Llc 300 Jefferson Capital Systems Llc 7100 Assignee Po Box 7999 Saint Cloud Mn 56302-9617	Unsecured		\$2,259.00	\$675.49	\$675.49

Case Number: 17-21439

Date: March 19, 2019

Debtor Name: Benito Raygoza

Claims Bar Date: 10/12/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
11	Premier Bankcard, Llc	Unsecured		\$0.00	\$946.14	\$946.14
300	Jefferson Capital Systems Llc					
7100	Assignee Po Box 7999 Saint Cloud Mn 56302-9617					
12	Premier Bankcard, Llc	Unsecured		\$0.00	\$638.70	\$638.70
300	Jefferson Capital Systems Llc					
7100	Assignee Po Box 7999 Saint Cloud Mn 56302-9617					
13	Portfolio Recovery Associates, Llc	Unsecured		\$0.00	\$2,041.51	\$2,041.51
300	Successor To Barclays Bank					
7100	Delaware (Barclaycard) Pob 41067 Norfolk Va 23541					
14	Portfolio Recovery Associates, Llc	Unsecured		\$0.00	\$676.51	\$676.51
300	Successor To Capital One Bank					
7100	(Usa), N.A (Capital One Bank, N.A.) Pob 41067 Norfolk Va 23541					
15	Portfolio Recovery Associates, Llc	Unsecured		\$0.00	\$1,589.01	\$1,589.01
300	Successor To Capital One Bank					
7100	(Usa), N.A (Capital One Bank, N.A.) Pob 41067 Norfolk Va 23541					
16	Midland Funding Llc	Unsecured		\$0.00	\$865.52	\$865.52
300	Midland Credit Management, Inc					
7100	As Agent For Midland Funding, Llc Po Box 2011 Warren, Mi 48090					
17	Midland Funding Llc	Unsecured		\$7,000.00	\$3,337.25	\$3,337.25
300	Midland Credit Management, Inc					
7100	As Agent For Midland Funding, Llc Po Box 2011 Warren, Mi 48090					
18	Midland Funding Llc	Unsecured		\$2,781.00	\$1,968.33	\$1,968.33
300	Midland Credit Management, Inc					
7100	As Agent For Midland Funding, Llc Po Box 2011 Warren, Mi 48090					
19	Nicor	Unsecured		\$2,500.00	\$1,088.62	\$1,088.62
300	Attention Bankruptcy Dept.					
7100	P.O. Box 549 Aurora, Il 60568-0001					

Case Number: 17-21439

Date: March 19, 2019

Debtor Name: Benito Raygoza

Claims Bar Date: 10/12/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
20	Directv, Llc	Unsecured		\$1,600.00	\$575.09	\$575.09
300	By American Infosource Lp As					
7100	Agent 4515 N Santa Fe Ave Oklahoma City, Ok 73118					
21	Quantum3 Group Llc As Agent For	Unsecured		\$0.00	\$1,518.32	\$1,518.32
300	Jh Portfolio Debt Equities Llc					
7100	Po Box 788 Kirkland, Wa 98083-0788		Claims 21 through 26 are various store credit cards owned by the same holding company			
22	Quantum3 Group Llc As Agent For	Unsecured		\$0.00	\$481.97	\$481.97
300	Jh Portfolio Debt Equities Llc					
7100	Po Box 788 Kirkland, Wa 98083-0788		Claims 21 through 26 are various store credit cards owned by the same holding company			
23	Quantum3 Group Llc As Agent For	Unsecured		\$0.00	\$766.56	\$766.56
300	Jh Portfolio Debt Equities Llc					
7100	Po Box 788 Kirkland, Wa 98083-0788		Claims 21 through 26 are various store credit cards owned by the same holding company			
24	Quantum3 Group Llc As Agent For	Unsecured		\$1,518.00	\$546.55	\$546.55
300	Jh Portfolio Debt Equities Llc					
7100	Po Box 788 Kirkland, Wa 98083-0788		Claims 21 through 26 are various store credit cards owned by the same holding company			
25	Quantum3 Group Llc As Agent For	Unsecured		\$0.00	\$786.58	\$786.58
300	Jh Portfolio Debt Equities Llc					
7100	Po Box 788 Kirkland, Wa 98083-0788		Claims 21 through 26 are various store credit cards owned by the same holding company			
26	Quantum3 Group Llc As Agent For	Unsecured		\$766.56	\$729.12	\$729.12
300	Jh Portfolio Debt Equities Llc					
7100	Po Box 788 Kirkland, Wa 98083-0788		Claims 21 through 26 are various store credit cards owned by the same holding company			
27	Merrick Bank	Unsecured		\$0.00	\$1,045.48	\$1,045.48
300	Resurgent Capital Services					
7100	Po Box 10368 Greenville, Sc 29603-0368					
1	Santander Consumer Usa Inc An II	Secured		\$15,842.22	\$11,775.00	\$11,775.00
400	Corp					
4110	Dba Chrysler Capital Po Box 961275 Fort Worth, Tx 76161-1245		The claim was disallowed on February 8, 2019.			

Case Number: 17-21439

Date: March 19, 2019

Debtor Name: Benito Raygoza

Claims Bar Date: 10/12/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
3	Ally Financial	Secured		\$0.00	\$15,200.00	\$15,200.00
400	Po Box 130424					
4110	Roseville Mn 55113-0004		The claim was disallowed on February 8, 2019.			
4	U.S. Bank, National Association	Secured		\$272,063.86	\$267,020.57	\$267,020.57
400	Nationstar Mortgage Llc					
4110	Po Box 619096		The claim was withdrawn on February 7, 2019.			
	Dallas, Tx 75261-9741					
Case Totals				\$327,970.64	\$339,136.65	\$339,136.65

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-21439

Case Name: Benito Raygoza

Christina C Raygoza

Trustee Name: Zane L. Zielinski, Trustee

Balance on hand	\$	8,263.43
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski, Trustee	\$ 1,580.00	\$ 0.00	\$ 1,580.00
Trustee Expenses: Zane L. Zielinski, Trustee	\$ 54.00	\$ 0.00	\$ 54.00
Total to be paid for chapter 7 administrative expenses			\$ 1,634.00
Remaining Balance			\$ 6,629.43

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 43,507.08 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 15.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Commonwealth Edison Company	\$ 956.32	\$ 0.00	\$ 145.72
5	Ncb Management Services Inc.	\$ 19,002.41	\$ 0.00	\$ 2,895.51
6	Ncb Management Services Inc.	\$ 858.24	\$ 0.00	\$ 130.78
7	Lvnv Funding, Llc Its Successors And Assigns As	\$ 1,146.69	\$ 0.00	\$ 174.73
8	Capital One, N.A.	\$ 593.69	\$ 0.00	\$ 90.46
9	Lvnv Funding, Llc Its Successors And Assigns As	\$ 672.98	\$ 0.00	\$ 102.55
10	Premier Bankcard, Llc	\$ 675.49	\$ 0.00	\$ 102.93
11	Premier Bankcard, Llc	\$ 946.14	\$ 0.00	\$ 144.17
12	Premier Bankcard, Llc	\$ 638.70	\$ 0.00	\$ 97.32
13	Portfolio Recovery Associates, Llc	\$ 2,041.51	\$ 0.00	\$ 311.08
14	Portfolio Recovery Associates, Llc	\$ 676.51	\$ 0.00	\$ 103.08
15	Portfolio Recovery Associates, Llc	\$ 1,589.01	\$ 0.00	\$ 242.13
16	Midland Funding Llc	\$ 865.52	\$ 0.00	\$ 131.88
17	Midland Funding Llc	\$ 3,337.25	\$ 0.00	\$ 508.52

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
18	Midland Funding Llc	\$ 1,968.33	\$ 0.00	\$ 299.93
19	Nicor	\$ 1,088.62	\$ 0.00	\$ 165.88
20	Directv, Llc	\$ 575.09	\$ 0.00	\$ 87.63
21	Quantum3 Group Llc As Agent For	\$ 1,518.32	\$ 0.00	\$ 231.36
22	Quantum3 Group Llc As Agent For	\$ 481.97	\$ 0.00	\$ 73.44
23	Quantum3 Group Llc As Agent For	\$ 766.56	\$ 0.00	\$ 116.81
24	Quantum3 Group Llc As Agent For	\$ 546.55	\$ 0.00	\$ 83.28
25	Quantum3 Group Llc As Agent For	\$ 786.58	\$ 0.00	\$ 119.85
26	Quantum3 Group Llc As Agent For	\$ 729.12	\$ 0.00	\$ 111.09
27	Merrick Bank	\$ 1,045.48	\$ 0.00	\$ 159.30
Total to be paid to timely general unsecured creditors				\$ 6,629.43
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE